

In re:  
Collin B. Lutz  
Debtor

Case No. 22-12477-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Sep 28, 2022

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2022:

Recip ID	Recipient Name and Address
db	Collin B. Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14721785	Kristen Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
14721786	Kristin Lutz, 110 Clinton Dr, Mohnton, PA 19540-8035
14721787	Prothonotary Berks County, 633 Court St, Reading, PA 19601-4302
14724275	Regions Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14721796	Weltman Weinberg and Reis LPA, 170 S Independence Mall W Ste 874W, Philadelphia, PA 19106-3334

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mccrystallaw@gmail.com	Sep 28 2022 23:24:00	MICHAEL J. MCCRYSTAL, McCrystal Law Offices, 326 Main Street, Ste 1, Emmaus, PA 18049
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 28 2022 23:25:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 28 2022 23:25:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreign03.ph.ecf@usdoj.gov	Sep 28 2022 23:25:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14721779	Email/Text: backoffice@affirm.com	Sep 28 2022 23:25:00	Affirm Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
14721780	EDI: GMACFS.COM	Sep 29 2022 03:28:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14721781	EDI: TSYS2	Sep 29 2022 03:28:00	Barclays Bank of Delaware, 125 S West St, Wilmington, DE 19801-5014
14721782	EDI: CITICORP.COM	Sep 29 2022 03:28:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14721783	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 28 2022 23:24:00	Citizens Bank, DDA Recovery RJW245, 1 Citizens Dr, Riverside, RI 02915-3019
14723175	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 28 2022 23:24:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14721784	Email/Text: bankruptcy@diamondcu.com	Sep 28 2022 23:25:00	Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
14723519	Email/PDF: resurgentbknotifications@resurgent.com	Sep 28 2022 23:33:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14721789	Email/PDF: resurgentbknotifications@resurgent.com	Sep 28 2022 23:33:11	Resurgent/LVNV Funding, PO Box 1269,

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14721790	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 28 2022 23:25:00	Greenville, SC 29602-1269 Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
14721792	Email/PDF: SoFiBKNotifications@resurgent.com	Sep 28 2022 23:33:09	SOFI Bank, 2750 E Cottonwood Pkwy, Salt Lake City, UT 84121-7284
14721793	EDI: RMSC.COM	Sep 29 2022 03:28:00	SYNCB, Attn. Bankruptcy Department, PO Box 965005, Orlando, FL 32896-5005
14721791	Email/Text: bankruptcy@bbandt.com	Sep 28 2022 23:25:00	Sheffield Financial Corporation, PO Box 1704, Clemmons, NC 27012-1704
14722573	+ Email/Text: bankruptcy@bbandt.com	Sep 28 2022 23:25:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
14721794	EDI: RMSC.COM	Sep 29 2022 03:28:00	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
14721795	Email/Text: bankruptcy@timeinvestment.com	Sep 28 2022 23:25:00	Time Investment, 100 N 6th Ave, West Bend, WI 53095-3306
14721797	Email/Text: bkfilings@zwickerpc.com	Sep 28 2022 23:25:00	Zwicker and Associates PC, 3220 Tillman Dr Ste 215, Bensalem, PA 19020-2028

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14721788	*	Prothonotary-Berks County, 633 Court St, Reading, PA 19601-4302

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2022 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
MICHAEL J. MCCRYSTAL	on behalf of Debtor Collin B. Lutz mccrystallaw@gmail.com sueparalegal@gmail.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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<b>Information to identify the case:</b>			
Debtor 1:	Collin B. Lutz		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	22-12477-pmm		
	Social Security number or ITIN: xxx-xx-5858 EIN: --_-----		
	Social Security number or ITIN: ____ EIN: --_-----		
	Date case filed for chapter: 13 9/16/22		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Collin B. Lutz	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	110 Clinton Dr Mohnton, PA 19540-8035	
<b>4. Debtor's attorney</b> Name and address	MICHAEL J. MCCRYSTAL McCrystal Law Offices 326 Main Street Ste 1 Emmaus, PA 18049	Contact phone 610-262-7873 Email: mccrystallaw@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court Office of the Clerk, Gateway Building 201 Penn Street, 1st Floor Reading, PA 19601	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (610)2085040  Date: 9/28/22

**For more information, see page 2**

Case number 22-12477-pmm

**Location:**  
The Mtg of Creditors will be conducted, via video conference. All interested parties shall contact the Trustee, for connection details.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 12/24/22**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 11/25/22**

**Filing deadline: 3/15/23**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Objections to Object to Exemptions:**  
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$1000.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:  
**12/8/22 at 10:00 AM . Location: 201 Penn Street, 4th Floor, Reading, PA 19601**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.